



# Rhode Island Healthcare Reform Commission

Exchange Workgroup

## Exchange Design Decisions: Follow-up on Strategic Discussions

January 24, 2012

# Today's Meeting

- Discuss similar documents from other states
- Review updated vision, mission, principles, goals and objectives



# Maryland Policy Principles

- 1. Accessibility.** The Exchange should reduce the number of Marylanders without health insurance and improve access for all Marylanders.
- 2. Affordability.** The affordability of coverage, within the Exchange and within the state, is essential to improving Maryland's health care system and economy.
- 3. Sustainability.** The Exchange will need to be sustainable in order to succeed in the long run.

# Maryland Policy Principles

- 4. **Stability.** The Exchange should promote solutions that respect existing strengths of our state's health care system and promote stability within the Exchange.
- 5. **Health Equity.** The Exchange should work to address longstanding, unjust disparities in health access and health outcomes in Maryland.



# Maryland Policy Principles

**6. Flexibility.** The Exchange should be nimble and flexible in responding to the quickly changing insurance market, health care delivery system, and general economic conditions in Maryland, while being sensitive and responsive to consumer demands.

**7. Transparency.** The Exchange is accountable to the public, and its activities should be transparent, its services easily available, and its information easily understandable by the populations it assists.

# California Vision and Mission

- **The vision** of the California Health Benefit Exchange is to improve the health of all Californians by assuring their access to affordable, high quality care.
- **The mission** of the California Health Benefit Exchange is to increase the number of insured Californians, improve health care quality, lower costs, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.



# California Exchange Values

- **Consumer-focused:** At the center of the Exchange's efforts are the people it serves, including patients and their families, and small business owners and their employees. The Exchange will offer a consumer-friendly experience that is accessible to all Californians, recognizing the diverse cultural, language, economic, educational and health status needs of those we serve.
- **Affordability:** The Exchange will provide affordable health insurance while assuring quality and access.

# California Exchange Values

- **Catalyst:** The Exchange will be a catalyst for change in California's health care system, using its market role to stimulate new strategies for providing high-quality, affordable health care, promoting prevention and wellness, and reducing health disparities.
- **Integrity:** The Exchange will earn the public's trust through its commitment to accountability, responsiveness, transparency, speed, agility, reliability, and cooperation.



# California Exchange Values

- **Partnership:** The Exchange welcomes partnerships, and its efforts will be guided by working with consumers, providers, health plans, employers and other purchasers, government partners, and other stakeholders.
- **Results:** The impact of the Exchange will be measured by its contributions to expanding coverage and access, improving health care quality, promoting better health and health equity, and lowering costs for all Californians.

# Draft Vision

- The Rhode Island Health Benefits Exchange supports health reform efforts at the state and national level that provide Rhode Islanders with better health, and an enhanced and more coordinated health care experience at a reasonable, predictable cost.



# Draft Mission

- The Rhode Island Health Benefits Exchange will provide a robust marketplace for all Rhode Islanders to identify health insurance options and for those eligible to purchase coverage.

# Guiding Principles

- Exceptional Customer Experience
- Fiscal Prudence
- Alignment with other state initiatives
- Flexibility
- Innovation
- Simplicity
- Transparency



# Exchange Policy Goals

- Improve the health of Rhode Islanders
- Achieve Near Universal Coverage
- Impact Health Insurance Cost Trends
- Impact Health Care Delivery System Improvement
- Add Value to Small Employer Health Insurance Purchasing

# Exchange Objectives

**In order to fulfill its mission, the Exchange will:**

- Provide a user-friendly portal to allow Rhode Islanders to facilitate a client-centered experience to educate, inform and guide individuals and families in the selection of the best health insurance product to meet their needs
- Create a simple, understandable process for the consumer to enroll in health insurance and determine eligibility for programs to make that coverage more affordable
- Expand the system over time to allow for a single system to determine eligibility for health insurance and other human services assistance programs



# Exchange Objectives

**In order to fulfill its mission, the Exchange will:**

- Develop innovative approaches for employers to participate in the selection and purchase of their employee's health coverage
- Promote cost containment and health care delivery system improvements through reform innovations
- Work with other government agencies in a coordinated manner